

Hearing Date: January 27, 2011
Hearing Time: 10:30 a.m.
Location: 219 S. Dearborn St., Courtroom 682
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Chapter 7
	§	
YOO, ADRIAN ILWOO	§	Case No. 09-45482
	§	
Debtor	§	Hon. Jack B. Schmetterer

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

10:30 a.m.
on January 27, 2011
in Courtroom 682, U.S. Courthouse
219 S. Dearborn St., Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Kenneth Gardner
Clerk of Bankruptcy Court

Joseph A. Baldi, Trustee
19 S. LaSalle St., Suite 1500, Chicago, Illinois

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
YOO, ADRIAN ILWOO	§	Case No. 09-45482
	§	
Debtor(s)	§	

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	6,501.25
and approved disbursements of	\$	0.00
leaving a balance on hand of ¹	\$	6,501.25

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: Joseph A. Baldi, Trustee</u>	\$ 1,400.13	\$ 0.00
<u>Attorney for trustee: BALDI BERG & WALLACE, LTD.</u>	\$ 1,371.50	\$ 0.00
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	\$ _____	\$ _____
<u>Attorney for:</u>	\$ _____	\$ _____
<u>Accountant for:</u>	\$ _____	\$ _____
<u>Appraiser for:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 75,966.82 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>DISCOVER BANK</u>	\$ <u>13,745.96</u>	\$ <u>674.86</u>
	<i>PYOD LLC its successors and</i>		
<u>000002</u>	<u>assigns as assignee of</u>	\$ <u>11,245.42</u>	\$ <u>552.10</u>
<u>000003</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>5,653.26</u>	\$ <u>277.55</u>
	<i>American Express Centurion</i>		
<u>000004</u>	<u>Bank</u>	\$ <u>1,374.43</u>	\$ <u>67.48</u>
<u>000005</u>	<u>PYOD LLC</u>	\$ <u>2,952.71</u>	\$ <u>144.96</u>
<u>000006</u>	<u>Main Street Acquisition Corp.</u>	\$ <u>3,064.63</u>	\$ <u>150.46</u>
	<i>Fia Card Services, NA/Bank of</i>		
<u>000007</u>	<u>America</u>	\$ <u>37,930.41</u>	\$ <u>1,862.21</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
		\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 0.00 .

Prepared By: /s/ _____
Joseph A. Baldi, Trustee

Joseph A. Baldi, Trustee
Suite 1500
19 South LaSalle Street
Chicago, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

District/Off: 0752-1
Case: 09-45482

User: mflowers
Form ID: pdf006

Date Created: 11/24/2010
Total: 28

Recipients submitted to the BNC (Bankruptcy Noticing Center):

db	Adrian Ilwoo Yoo	4469 Mumford Ct	Hoffman Estates, IL 60192	
tr	Joseph A Baldi, Tr	Joseph Baldi & Associates	19 S Lasalle Street Suite 1500	Chicago, IL 60603
aty	Jonathan D Parker	Geraci Law L.L.C.	55 East Monroe St. Suite #3400	Chicago, IL 60603
aty	Joseph A Baldi	Joseph Baldi & Associates	19 S Lasalle Street Suite 1500	Chicago, IL 60603
14792360	American Express	Attn: Bankruptcy Dept.	Po Box 297871	Fort Lauderdale, FL 33329
15112960	American Express Centurion Bank	POB 3001	Malvern, PA 19355-0701	
14792364	Baker & Miller, PC	Bankruptcy Department	29 N. Wacker Dr., 5th floor	Chicago, IL 60606
14792367	Bank of America	Attn: Bankruptcy Dept.	Pob 17054	Wilmington, DE 19884
14792361	Chase	Attn: Bankruptcy Dept.	Po Box 15298	Wilmington, DE 19850
15068494	Chase Bank USA, N.A.	PO Box 15145	Wilmington, DE 19850-5145	
14792362	Citi Cards	Attn: Bankruptcy Dept.	Po Box 6241	Sioux Falls, SD 57117
14792366	Citi Cards	Attn: Bankruptcy Dept.	Po Box 6241	Sioux Falls, SD 57117
14792365	Clerk, First Mun Div	Doc # 09 M1 188099	29 N. Wacker Dr., 5th floor	Chicago, IL 60602
15020782	DISCOVER BANK	DFS Services LLC	PO Box 3025	New Albany, Ohio 43054-3025
14792363	Discover Financial Services	Attn: Bankruptcy Dept.	Po Box 15316	Wilmington, DE 19850
14792357	Equifax	Attn: Bankruptcy Dept.	PO Box 740241	Atlanta, GA 30374
14792358	Experian	Attn: Bankruptcy Dept.	PO Box 2002	Allen, TX 75013
15436914	Fia Card Services, NA/Bank of America	by American Infosource Lp As Its Agent		PO Box
	248809	Oklahoma City, OK 73124-8809		
14792370	First National Bank of Omaha	Bankruptcy Department	PO Box 2951	Omaha, NE
	68103-2951			
14792371	Main Street Acquisition	3950 Johns Creek Ct	Suwanee, GA 30024	
15366238	Main Street Acquisition Corp.	P.O.Box 2529	Suwanee, GA 30024	
15300182	PYOD LLC	c/o Resurgent Capital Services	PO Box 19008	Greenville, SC 29602-
15045052	PYOD LLC its successors and assigns as assignee of		Citibank	c/o Resurgent Capital Services PO
	Box 19008	Greenville, SC 29602-		
14792359	Transunion	Attn: Bankruptcy Dept.	PO Box 1000	Chester, PA 19022
14792372	U.S. Department of Education	Attn: Bankruptcy Dept.	P.O. box 5609	Greenville, TX 75403
14792368	US Bank	Bankruptcy Department	PO Box 108	Saint Louis, MO 63166
14792356	US Bank Home Mortgage	Attn: Bankruptcy Dept.	4801 Frederica St	Owensboro, KY 42301
14792369	Wells Fargo Financial Bank	Bankruptcy Department	3201 N. 4th Ave.	Sioux Falls, SD 57104

TOTAL: 28

Certificate of Service Page 7 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-45482

User: mflowers
Form ID: pdf002

Page 1 of 1
Total Noticed: 27

Date Rcvd: Nov 29, 2010

The following entities were noticed by first class mail on Dec 01, 2010.

db +Adrian Ilwoo Yoo, 4469 Mumford Ct, Hoffman Estates, IL 60192-1107
aty +Jonathan D Parker, Geraci Law L.L.C., 55 East Monroe St. Suite #3400,
Chicago, IL 60603-5920
aty +Joseph A Baldi, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
tr +Joseph A Baldi, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
14792360 +American Express, Attn: Bankruptcy Dept., Po Box 297871, Fort Lauderdale, FL 33329-7871
15112960 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14792364 +Baker & Miller, PC, Bankruptcy Department, 29 N. Wacker Dr., 5th floor,
Chicago, IL 60606-2851
14792367 +Bank of America, Attn: Bankruptcy Dept., Pob 17054, Wilmington, DE 19884-0001
14792361 +Chase, Attn: Bankruptcy Dept., Po Box 15298, Wilmington, DE 19850-5298
15068494 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14792362 +Citi Cards, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241
14792365 +Clerk, First Mun Div, Doc # 09 M1 188099, 29 N. Wacker Dr., 5th floor,
Chicago, IL 60606-2851
14792357 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241
14792358 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002
14792370 First National Bank of Omaha, Bankruptcy Department, PO Box 2951, Omaha, NE 68103-2951
14792371 +Main Street Acquisition, 3950 Johns Creek Ct, Suwanee, GA 30024-1296
15366238 +Main Street Acquisition Corp., P.O.Box 2529, Suwanee, GA 30024-0982
15300182 +PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15045052 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14792359 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000
14792372 +U.S. Department of Education, Attn: Bankruptcy Dept., P.O. box 5609,
Greenville, TX 75403-5609
14792368 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, Bankruptcy Department, PO Box 108,
Saint Louis, MO 63166)
14792356 +US Bank Home Mortgage, Attn: Bankruptcy Dept., 4801 Frederica St, Owensboro, KY 42301-7441
14792369 +Wells Fargo Financial Bank, Bankruptcy Department, 3201 N. 4th Ave.,
Sioux Falls, SD 57104-0700

The following entities were noticed by electronic transmission on Nov 29, 2010.

15020782 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 30 2010 01:01:19 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14792363 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 30 2010 01:01:19 Discover Financial Services,
Attn: Bankruptcy Dept., Po Box 15316, Wilmington, DE 19850
15436914 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 30 2010 00:58:16
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14792366* +Citi Cards, Attn: Bankruptcy Dept., Po Box 6241, Sioux Falls, SD 57117-6241

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2010

Signature:

